



Platinum
Transparency
2024
Candid.

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About Karimu

Karimu is an award-winning NGO focused on poverty elimination with year-round, fully-staffed operations in Tanzania in addition to a cadre of dedicated volunteers who contribute their time and talents from around the globe.

In rural Tanzania, Karimu's poverty elimination methodology serves administrative areas called "wards." We have helped Ayalagaya Ward's 15,000 residents move from subsisting to thriving: today, just 4.9% of Ayalagaya households are considered poor, but these are also on track to escape poverty. Where once there were hills dotted with mud huts, "bathrooms" that were mere holes in the ground, and schools without roofs, Ayalagaya is now a flourishing community with brick homes,

modern bathrooms, beautiful schools that rank among the best in the nation, new and professionally staffed health centres, and vibrant savings groups and entrepreneurs.

In our quest to improve the lives of those most in need, we intend to expand our work as broadly as possible, touching other areas with different cultures and different challenges. In doing so, we will further demonstrate that our methodology is repeatable, scalable, and applicable everywhere, and we will share our recipe for success with other NGOs so, together, we can eliminate poverty from every corner of the world.

Awards Bestowed by the Tanzanian Government

2024 Best Health Centre, Manyara Region:
Dareda Kati Health Centre

2024 Best High School, Manyara Region; ranked #22 in Tanzania:
Ayalagaya High School

2024 Best Dispensary, Babati District:
Gajal Dispensary

2023 Best NGO, Babati District, for Health, Water, and Education

2021 #3 Best Performing School in the Nation:
Ayalagaya Secondary School

Four-time Winner of the Uhuru Torch of Freedom



Vision & Mission

Karimu envisions a world without poverty. Our mission is to help rural communities in low-income countries lift themselves out of poverty by tackling the biggest challenges facing the poor: lack of sanitation and clean water, poor health, inadequate education, meager income, and lack of financial services. We engage deeply with communities and their governments to set priorities and devise projects that address these problems. As a result, such communities can not only sustain themselves, but thrive.

Don Stoll and Marianne Kent-Stoll co-founded Karimu in 2008. The previous year they had traveled to Tanzania and befriended the people of Ayalagaya Ward, who asked for their partnership in plans that would lift the community out of poverty. The founding principles of mutual respect and trust have driven Karimu's development work ever since. We believe the communities we work with understand their problems and can identify solutions better than outsiders can, so we do not impose our solutions on them. Instead, we decide on projects together, and Karimu provides counsel, funding, volunteers, and the resources necessary to help these communities reach their goals.

Who We Serve

**Northern Tanzanians,
mostly the Iraqw tribe**



LIVELIHOOD

Subsistence farmers who transport harvest by oxcart or by foot



CROPS

Maize, pigeon peas, beans



LIVESTOCK

Chickens, cows, goats



INCOME

\$1/day per family



LANGUAGE

Primarily Swahili and tribal languages



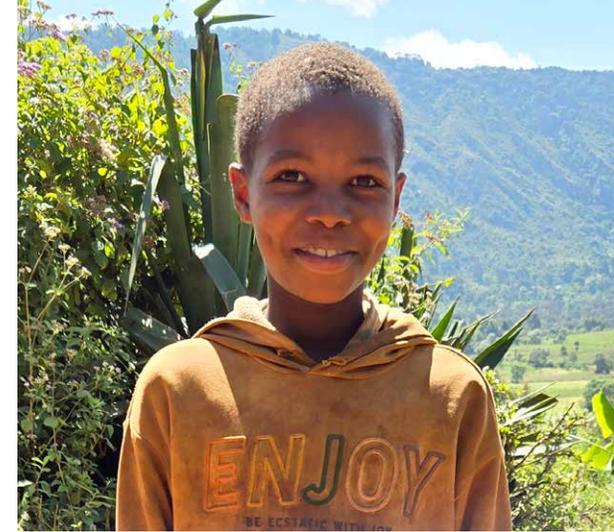
LOCAL GOVERNMENT

Democratic, with citizens electing representatives



CULTURE

Warm and hospitable, cooperative, and committed to advancing quality of life for all members of their communities



Where We Work

To understand where Karimu works, it's helpful first to understand how Tanzania is organized. The country is divided into regions (akin to states) which are divided into districts (counties), which are divided into administrative areas called wards (incorporated towns). Wards are divided into villages, and villages are divided into sub-villages. District and regional leaders are primarily government appointees. But wards, villages, and sub-villages are governed democratically with citizens electing representatives to the ward, village, and sub-village councils.

Since its founding, Karimu has focused its resources on eliminating poverty in wards within the Manyara Region's Babati District.

AYALAGAYA WARD (2008–2026)

Ayalagaya encompasses some 50 square kilometers (19 square miles) and about 2,500 households totaling ~15,000 people. With \$6 million and 16 years of community partnership, we successfully eliminated poverty in this ward. The community is now sustaining all programming on their own, and Karimu is closing out final projects and exiting.

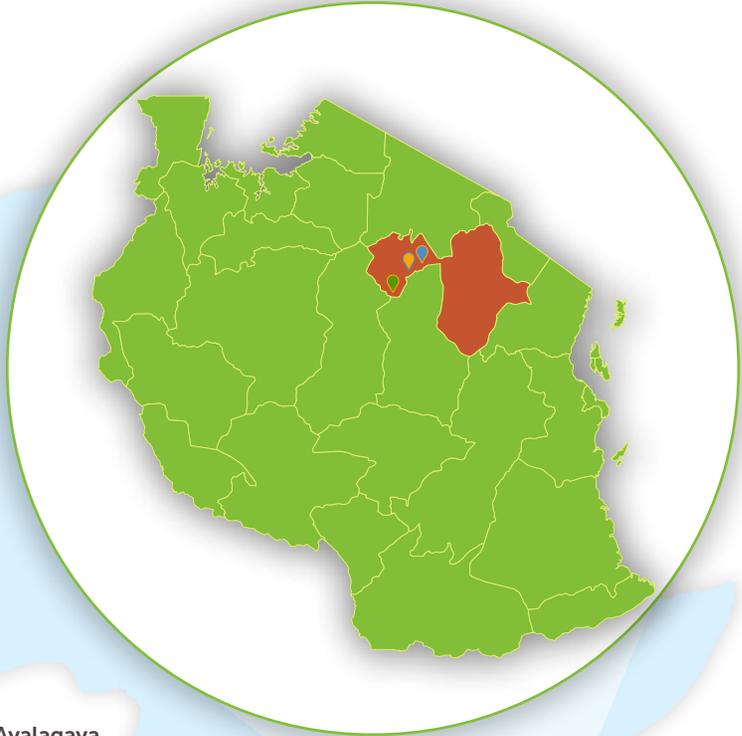
ARRI WARD (2021–2028)

In 2021, Karimu started applying its methodology for poverty elimination to neighboring, and much larger, Arri Ward, whose 120 square kilometers (43 square miles) are home to more than 3,200 households totaling ~20,000 people. Arri was selected in 2019, but project launches were delayed by nearly three years due to the COVID-19 epidemic. Still, Arri's transformation is outpacing what we saw in Ayalagaya. While we needed 16 years to complete work in Ayalagaya, we believe we will eliminate poverty from Arri within the next four years, provided our campaign to raise another \$4 million succeeds.*

*Karimu has invested approximately \$2 million in Arri to date.

DABIL WARD (2025-2030)

In 2024, Karimu selected Dabil as its newest project and partner in poverty elimination. Dabil encompasses ~163 square km (63 square miles)—an area more than three times the size of Ayalagaya—making it our biggest and most complex project to date. The area is remote, the infrastructure is poor, and its five villages are isolated from each other. Access to services for Dabil's 25,000 residents is very limited and the poverty level is much higher than that of Ayalagaya and Arri. Our success in Dabil depends on securing \$6 million in project funding.

- 
- Ayalagaya
 - Arri and
 - Dabil Wards within Tanzania's Manyara Region

We Are Karimu



From the President & Co-Founder

My husband Don and I have told the story of how we started Karimu hundreds of times. Describing our 2007 cultural tourism visit to Tanzania, we always mention the hole in the ground that served as the only toilet for Ufani Primary School's 250 students.

The Tanzanian government had threatened to close Ufani School as a health hazard, so the community started to build a latrine. They ran out of money, but we gave them \$500 to finish the work. Then we patted ourselves on the back and discussed where to go for our next holiday. But the Head Teacher, Paul Yoronimo, took Don's hand and told him that the community needed us, we had to come back. And that's exactly what we've done every year since, bringing volunteers and funding with us, and eventually joining forces with Nelson Mattos, our COO who hired our Tanzanian staff and oversees all operations.

The changes we have observed in Ayalagaya Ward seem miraculous. In 2007, we saw mud huts and crumbling classrooms everywhere. Clean water was available only in bottles. The only health clinic had two tiny rooms and no water or electricity. Today there are many modern houses and thriving businesses, clean water is within easy walking distance for everyone, all six schools have been renovated, and the Tanzanian government recognizes the Karimu-built Health Centre as Manyara's finest. We have statistical evidence that poverty is almost nonexistent.

Eliminating poverty is no dream. It becomes reality if an NGO addresses all the interrelated causes. Collaborating requires listening to all stakeholders which builds trust. Over time trust leads to a deeper understanding and a commitment on the community's part to maintain projects so that poverty remains a memory after the NGO has left.

In fact, conditions are so good in Ayalagaya Ward that Karimu has already begun to move on. We have introduced our model of poverty elimination to neighboring Arri Ward by piping clean water to all 20,000 residents, and construction of new school toilets and improvements in families' incomes is underway.

Recently, we selected Dabil Ward as our next focus area, a community whose poverty surpasses anything we have seen in Ayalagaya or Arri. Dabil might prove to have more extreme challenges, but we are confident that our model strikes directly at the roots of poverty.

It took \$6M dollars over 15 years to eliminate poverty in Ayalagaya. We can do the same thing in Arri and Dabil in a shorter amount of time as long as our donors continue to believe in Karimu and that it is possible to eradicate poverty.

Thank you for your continued generosity,



Marianne Kent-Stoll
President and Co-founder



Co-founders Marianne Kent-Stoll and Don Stoll in front of Ufani Primary School, built and modernized by Karimu in the years following the couple's first visit in 2007.

From the Chief Operating Officer

Karimu is experiencing a time of immense excitement and pride—

far beyond anything I could have imagined. Not only are we successfully executing on our mission to eliminate poverty in rural Tanzania, but in the process we developed a replicable, scalable, and universally applicable model for poverty elimination to be shared with NGOs around the world.

This is why 2025 is such a pivotal year for us. It offers an opportunity to make significant strides in new areas plagued by poverty, demonstrating to the world that our first success, in Ayalagaya Ward, was not a one-time achievement but proof of a repeatable solution to poverty. As we stand on the verge of something truly extraordinary, I am filled with confidence and anticipation.

With our work in Ayalagaya now complete, we are exiting that area, and in 2024 focused attention on Arri Ward's needs, while also surveying and selecting a new area in which to apply our poverty elimination methodology: Dabil Ward.

It was a year in which we made substantial progress in addressing Arri's sanitation challenges. By year-end, clean water was accessible within 500 meters of every home, and modern bathrooms with flush toilets were installed in many schools and clinics. We also advanced initiatives in income generation, health, and financial services.

It's important to understand that while much change has been achieved, Karimu rejects giving handouts. Sustainability requires joint investments between Karimu and the community, and no project moves forward without a solid maintenance plan backed by demonstrated commitment. To that end, throughout the year, we focused on teaching water committees, schools, and clinics about the importance of maintaining Arri's projects.

As expected, they struggled with maintenance at first. However, Karimu remained patient, balancing incentives with accountability to ensure lasting change. By the end of the year, I was thrilled with how Arri was maintaining their projects, and we are now transitioning from teaching to transferring full responsibility of projects to the community, which enables us to resume construction projects in Arri in 2025.

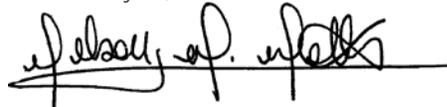
Behavioral change demands time, patience, and perseverance. Achieving this milestone within 12 months is remarkably fast—it took much longer in Ayalagaya. Naturally, setbacks are part of the journey, but I am confident that, by the time we exit, Arri's community will be fully capable of sustaining their projects independently, just as Ayalagaya has done.

It's essential to understand that our speed of execution depends on the pace of behavioral change in each area. Even with unlimited resources, communities cannot keep up with rapid progress. This is why Karimu must operate in multiple areas simultaneously, allowing us to reallocate resources based on the unique needs and readiness of each location.

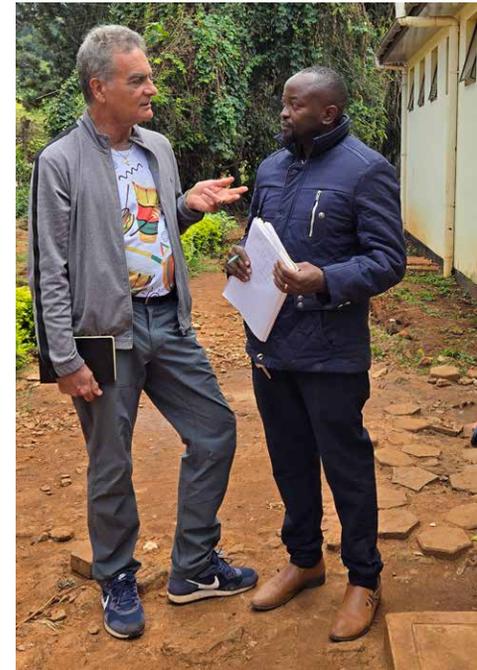
Karimu's long-term commitment, rigorous methodology, and focus on behavioral change set us apart from other NGOs, ensuring that our impact is both profound and enduring. While behavioral change takes time to solidify and integrate into daily life, I believe we can achieve in Arri within seven years what took 16 years in Ayalagaya. With this experience, I am hopeful we can accomplish the same in Dabil within six years.

Karimu's unwavering dedication to sustainable, community-driven solutions continues to guide us toward a future where poverty elimination is not just possible but inevitable.

Thank you,



Nelson Mattos
Chief Operating Officer



COO Nelson Mattos and teacher Michael Mlavywasi discuss Ayalagaya High School's bathroom maintenance plan.

An Integrated Approach to Breaking the Cycle of Poverty

From the beginning, Karimu has recognized that poverty's challenges are interrelated. Therefore, specializing in one area such as education, water, or health can alleviate poverty, but not eliminate it. This explains why Karimu's integrated approach addresses all five of the poor's greatest challenges in order to break the cycle of poverty completely.



The Karimu Methodology

THREE PHASES TO POVERTY ELIMINATION



PHASE 1 Selection & Assessment

Identify communities that would benefit most from Karimu's approach

Duration: One year

Seek input from government leaders, leaders of communities that have benefited from Karimu's poverty elimination framework, as well as other NGOs to identify communities with the greatest needs.

Perform Pre-Analysis of each community identified.

Select 1 to 3 candidate communities.

Conduct meetings and interviews to validate conclusions of pre-analysis and select the ward.

Conduct Deep Analysis, identifying challenges and needs while building trust.

- Collect data via door-to-door survey
- Meet with all constituent groups to develop comprehensive view of challenges

Draft plan to address challenges using Karimu framework.

Create, discuss, modify, and finalize strategic plan in partnership with community-chosen representatives, prioritizing challenges to be addressed.



PHASE 2 Project Execution

Execute projects that address challenges identified in strategic plan

Duration: Three to five years

Meet annually with community-chosen representatives to review progress and reprioritize projects.

Decide which projects to execute based on:

- Karimu fundraising results
- Karimu's ability to execute different projects in parallel
- Possible synergies created by addressing projects together

For each project, document agreements, pre-conditions, and responsibilities in a Memorandum of Understanding signed by all stakeholders, which becomes a legal contract that ensures transparency and accountability.

Begin with Sanitation, bringing clean water to everyone, since lack of clean water makes it impossible to achieve higher levels of health and education. In parallel, introduce Income generation and Financial Services.

Expand to Education and Health.

Work in partnership with the community to avoid creating dependency. Villagers must:

- Fulfill conditions required for each project
- Financially contribute to projects
- Provide labor during execution
- Oversee proper use of completed project
- Maintain completed project



PHASE 3 Gradual Exit

Train villagers to effectively sustain projects without Karimu's support

Duration: One year after completion of last project

Teach by example how to maintain projects.

Pass maintenance responsibility on to community while acting as mentor.

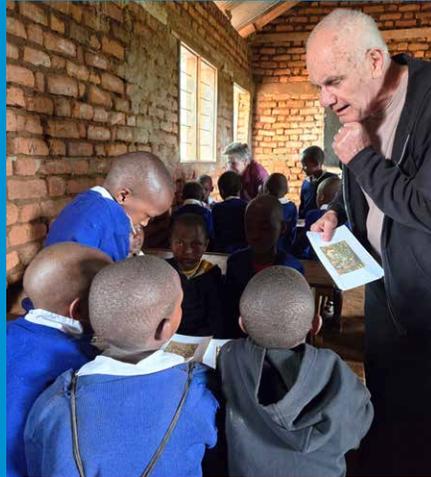
Exercise patience and persistence as the community struggles to adopt behavioral changes that break the cycle of poverty.

Slowly distance from projects as new behaviors become routine, and competency and commitment are achieved.

[READ THE FULL METHODOLOGY](#)

The Methodology in Action

DABIL | ARRI | AYALAGAYA





Dabil Ward

Astounding Beauty in Rural Tanzania
Dabil's hilly terrain is made even more beautiful by a huge salt lake, which a flamboyance of flamingos calls home.

POPULATION:
25,000

HOUSEHOLDS:
4,000

SQ KILOMETERS:
163



Amidst Such Beauty Live the Poorest of the Poor

In Dabil, most homes are built from mud and straw, but this one—constructed from sticks and without a roof—represents the deepest poverty. When asked her greatest wish, Sisilia Shamghe Adahe, pictured here, named education for her children. Through Karimu’s efforts, Sisilia and her family will one day benefit from the prosperity that comes with sustainable development. Her children will have access to a quality education, and they will live in homes built to endure, with brick and metal designed to withstand the harshest elements.



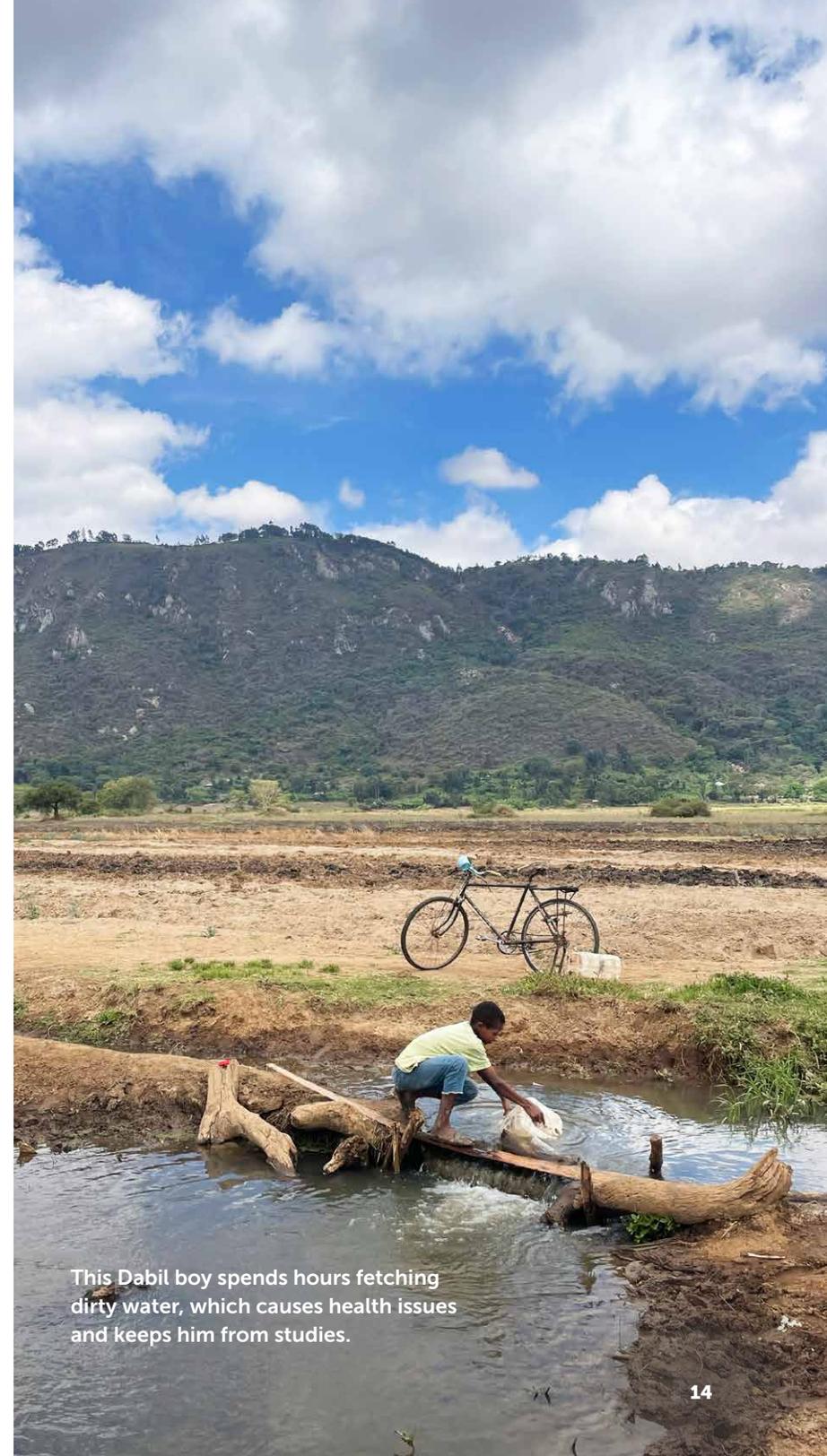
Our Path to Dabil: A Decision Rooted in Data and Purpose

Our decision to work in Dabil followed an extensive analysis of over a dozen candidate wards in which we observed their challenges, taking into consideration which wards represent the most critical opportunity for impactful intervention to fully eliminate poverty over the coming years. We looked at several criteria including (but not limited to):

- Size and population of the ward
- Poverty level
- Presence of other NGOs operating in that ward
- Internal conflicts or lack of alignment between villages
- Strength of the leadership
- Alignment with the district and regional government
- Distance from the Karimu office so it can be managed by our staff on the ground
- Priorities received from key leaders and influencers across the government and other experts

While Karimu received a list of candidate wards from the district government, the selection of Dabil was decided by Karimu without any external influence.

Dabil presents significant new challenges. Karimu is entirely unknown there, and we must build trust and support within the community. The area is remote, significantly larger than both Ayalagaya and Arri, and difficult to access. Its extreme poverty affects the majority of its population, and there's a pronounced lack of cohesion among the villages, with each operating independently, focusing on its immediate needs. Many residents speak only local languages—Iraqw and Barbaiq. While these challenges are significant, they also present tremendous opportunities for Karimu to bring about an even greater transformation than we achieved in Ayalagaya. By succeeding in Dabil, we will further prove that our poverty elimination methodology is repeatable, scalable, and applicable, even in the most challenging and unfamiliar contexts.



This Dabil boy spends hours fetching dirty water, which causes health issues and keeps him from studies.



2024 HIGHLIGHTS

Conducted a deep analysis of Dabil, identifying challenges and needs while building trust

We believe the communities we work with understand their problems and can identify solutions better than outsiders can, so we listen, decide on projects together, and develop a strategic plan to eliminate poverty in the area. To that end, after Dabil was chosen as a project area, we conducted 155 interviews with a range of people in the community. Our findings during this listening tour, and the relationship building it enabled, represents the foundational work necessary to develop Karimu’s five-year strategic plan for Dabil.

SAY WHAT

Deep Analysis Interviews: A listening tour to understand all we can about a community.

Our 155 meetings in Dabil leveraged the voices of:

- All village and sub-village leaders
- Teachers and students from all 10 schools
- Dozens of farmers and youth
- All the midwives, nurses and doctors serving the area
- The sub-village elders and key influencers
- Religious leaders
- All savings group leaders



Karimu’s 2025 Goal for Dabil: A 5-Year Strategic Plan

SANITATION

Clean water systems and modern bathrooms in clinics and schools so community members stay healthy

HEALTH

Health centres, dispensaries, vaccination campaigns, and trained medical staff

EDUCATION

New schools, learning materials, and hygiene supplies where there were none

INCOME

Entrepreneurship training to help farmers view their land as a business opportunity and profitable crops

FINANCIAL SERVICES

Capital to open businesses and assistance to community-led savings groups



Addressing urgent school and health needs to deepen trust

Shortly after Dabil was chosen, we made a few donations critical to health and well being in early 2025 that address urgent needs and signal to the community that Karimu wishes to build a strong and long-lasting partnership.

Building on these early actions, our main focus in 2025 will be to ensure that Dabil understands that Karimu keeps its promises and requires a true partnership where both partners have responsibilities.

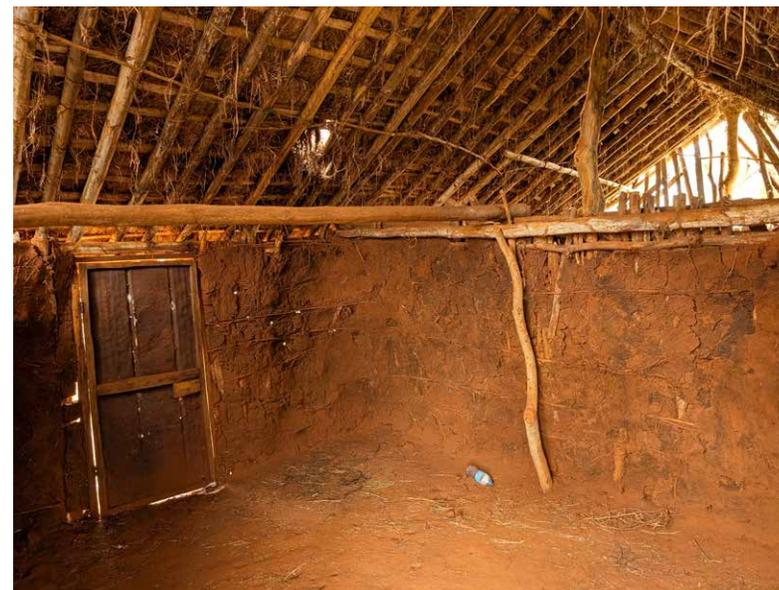
► Placenta pits, incinerators, and basic furniture for dispensaries

Dabil's dispensaries are primitive structures without basic infrastructure like placenta pits and incinerators for safe disposal of placentas and associated pathological waste. Placentas were being disposed of all around the dispensaries, attracting hyenas, and children were playing on dispensary trash heaps, collecting contaminated syringes and other medical supplies. To improve health and safety, Karimu built placenta pits and incinerators for Dabil's two dispensaries.

SAY WHAT

Dispensary: A small healthcare facility limited to outpatient services. Dabil has two dispensaries that offer basic health care such as pregnancy checkups, deliveries, vaccinations, and health screenings.

Hostel: A room or building that provides on-campus accommodations to students, particularly those who live far from the school.



This dispensary serving Dabil has no furniture. Patients, including women in labor, are treated on its floor or on a desk carried over from a nearby school.

The dispensaries also lacked basics like furniture, gloves, high blood pressure machines, scales, thermometers, antibiotics, antiseptics, and the like. Karimu donated tables and chairs and these highly critical medical supplies, equipment and medicines necessary to improve care and outcomes.

► Mattresses and mosquito netting to improve living conditions at student hostels

Karimu provided mattresses for all beds at Birsima Primary School's hostel, as students had been sleeping on concrete floors or cardboard since the beds had no mattresses. Mosquito netting to mitigate the risk of malaria was also provided.



Arri Ward

A Land Fertile With Promise

Arri's serene landscape has conditions well-suited for income-producing crops that can move farmers forward—from subsistence to prosperity.

POPULATION:

20,000

HOUSEHOLDS:

3,200

SQ KILOMETERS:

120



Welcoming a Better Way of Life

In Arri, the striking beauty of the land stands in contrast to the visible signs of poverty. Inspired by Ayalagaya's transformation, the people of Arri waved not just in greeting, but in hope. That hope began to take root in 2021, when Karimu brought its mission here.



Executing Projects in Arri: Success Is Only Possible With Behavioral Change

In the Project Execution phase we always:

- Work in all five of our program areas
- Seek to change the local community's behavior

We start with sanitation by satisfying the single most basic need: we bring clean water to everyone while also building bathrooms in all public facilities. We then move on to health and education, asking people to let go of habits rooted in generations of subsistence living. This is challenging work, dictating the speed with which we ultimately see success. For example, our income projects introduce new crops to farmers who have always planted the same crops grown by their parents, grandparents, and great grandparents. We also introduce ideas about planning and saving for the future to people who have spent their whole lives worrying about daily survival.

Yet the most crucial behavioral change we seek involves maintenance because, absent maintenance, our most expensive projects—construction—will be unsustainable. Many people who live where Karimu works have grown up in mud houses with straw roofs. These are destroyed in the rainy season and rebuilt in the dry season, so the people have not learned the habit of preventive maintenance since such work would be futile. In contrast, our construction projects are meant to endure for generations. Maintaining them requires timely identification and problem resolution.

We explain the necessity and practice of maintenance to the community as we execute projects together. When the community has learned sufficiently, community representatives take over and we mentor them. Then we distance ourselves from the work slowly, as the new behavior becomes routine.

Behavioral change takes time—typically three to five years—and therefore demands patience. The pace of behavioral change determines the pace of our work, which could not helpfully outrun behavioral change even if we had unlimited funds and could build everything a community needed overnight. And behavioral change is not linear. People can change but then revert to their old ways, or different parts of a community can change at different speeds. Karimu must exercise patience, persistence, and a willingness to make hard decisions if a community is not yet prepared to move forward independently.



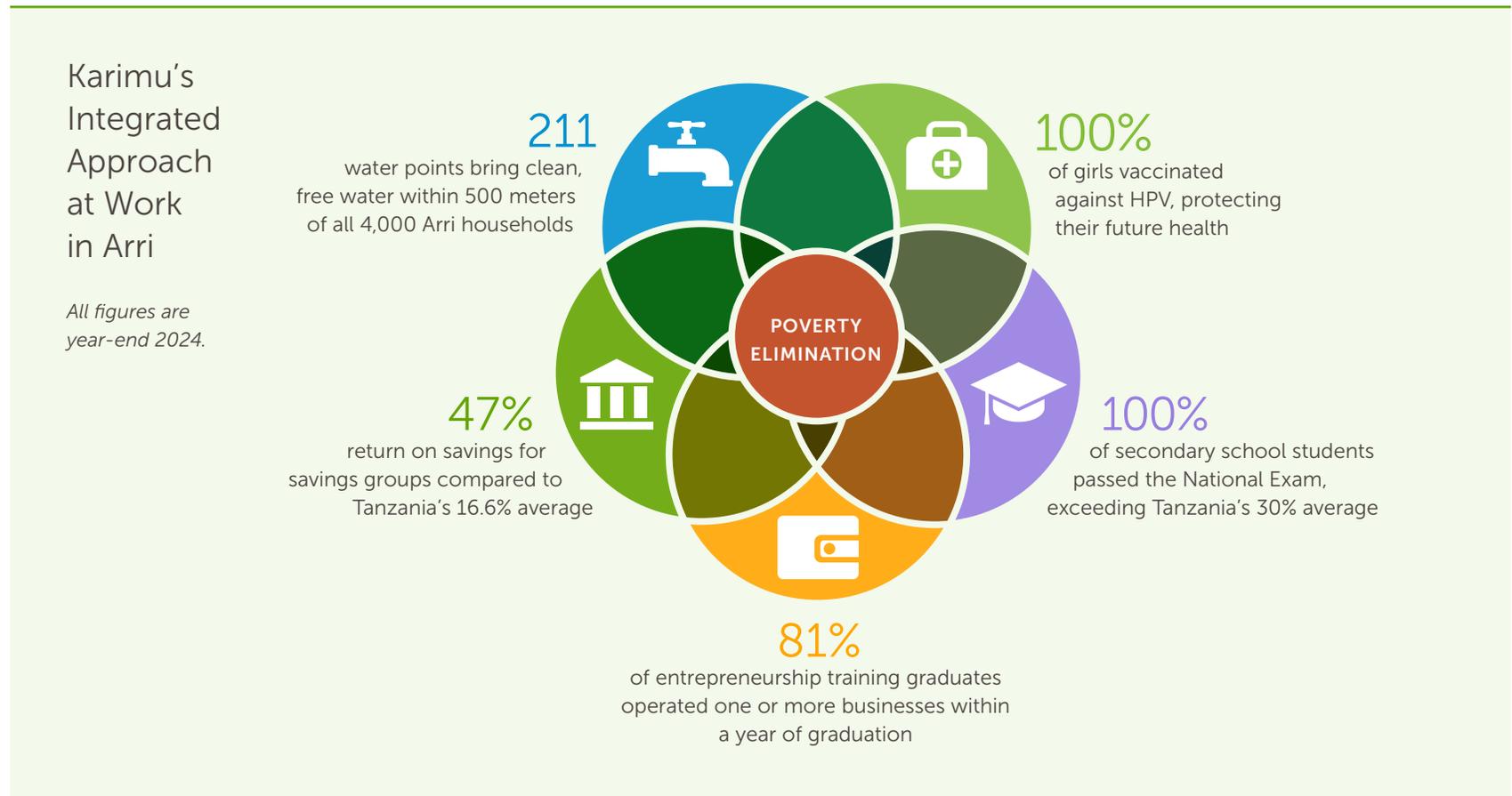
Teaching the community to resolve maintenance issues themselves and in a timely manner is a critical behavioral change and key to project sustainability.



Today in Arri, we are helping address sanitation issues as well as critical behavior changes that are key to Arri’s ability to move from a state of subsisting to thriving. The people of this community are learning to let go of old habits—like neglecting maintenance—and committing themselves to new ways of thinking and doing.

Throughout the year, we focused on teaching water committees, schools, and clinics about the importance of maintaining Arri’s

projects. To ensure these behavioral changes took root, we paused major construction projects because we required proof of their dedication to maintaining the water project before proceeding with additional initiatives. But the people of Arri have responded well to Karimu’s expectations and characteristic patience, and in 2025 we are able to pursue construction projects there.





2024: A Pause on Construction Until Old Habits Fell Away

Pictured here is a Karimu-built school and its kitchen vs a school still in need. Karimu paused construction projects in Arri until the community demonstrated proof of their commitment to maintaining what was built for them. They did indeed rise to the challenge, earning our trust, so Karimu construction projects resumed in 2025.



2024 HIGHLIGHTS

Sanitation

► **Delivering clean and free water to all residents**

In Arri Ward, 20,000 people have access to clean water within 500 meters of their homes and a Water Committee maintains 211 water points, 11 tanks, and 139.2 kilometers (86.5 miles) of underground pipes. The community is healthier and time previously spent carrying water great distances can now be spent on study by children and on income development by adults.

► **Constructing new school bathrooms in Sharmo and Dohom**

Frequent flooding had made the Sharmo Primary School bathrooms barely usable. Tanzania's government had threatened to close Dohom Secondary School because of its unsanitary bathrooms. Karimu's construction of new bathrooms in Sharmo and Dohom ensures schools remain open and significantly reduces the risk of student stomach diseases and urinary tract infections.

► **Implementing disease prevention and improving hygiene practices in Arri's seven villages**

All 4,861 students and 115 teachers in Arri's nine schools completed annual hygiene training.



Dohom Secondary School students practicing good hygiene at their new sinks.



Beautiful Bathrooms Encourage Adoption of Best Practices

Having only ever known pit toilets, many rural Tanzanians regard their toilet facilities as repugnant, shameful, and undeserving of care and cleaning. To change perspectives in order to change behaviors, Karimu builds beautiful, modern bathrooms that support adoption of best practices in hygiene, facility cleanliness, and maintenance. Here, Dohom Secondary School students head to their new Karimu-built bathrooms set among the hills of Tanzania's picturesque Great Rift Valley.



Health

Improving overall community health is critical to ending the cycle of poverty and suffering for people unable to access healthcare or sell assets to pay medical fees. Karimu works with Tanzania's government to implement a comprehensive health program that includes infrastructure, professional training, and World Health Organization medical protocols. In remote Arri Ward, dispensaries had been inadequate and poorly supplied, but now, with Karimu's help, they offer health services and education in a clean environment and women can give birth at either the dispensaries or Dareda Kati Health Centre in neighboring Ayalagaya.

► Implementing disease prevention

- Our HPV Vaccination Project achieved a 100% vaccination rate among eligible girls, dramatically reducing the risk of cervical cancer.
- Syphilis cases dramatically reduced due to the availability of tests for both women and men at all medical facilities. Only two cases were documented the whole year in a community of 20,000 people.
- Tuberculosis cases dramatically decreased (currently only three cases in all health facilities) as a result of quarterly education and testing campaigns implemented four years ago.

► Enhancing the quality of medical care through professional development

Most doctors and nurses in rural Tanzania begin work in their field after only two years of professional education. However, in coordination with the Ministry of Health, Karimu awards shared-cost university scholarships to doctors and nurses to improve the quality of medical care. In 2024, Karimu awarded a scholarship to a Tsaayo Dispensary doctor to obtain a full university degree.



Thanks to Karimu's comprehensive testing, health education, and vaccination campaigns aimed at preventing HPV, syphilis, and tuberculosis, these children will live happier, healthier lives.



AT A GLANCE

Improving Maternal and Infant Care

Pregnancy checkups	1,530
Babies born safely	102
Pediatric visits	4,104
Vaccinations	10,448
Women served in family planning	3,188
General medicine visits	1,852
Women trained on proper care of infants and newborns, resulting in more hygienic handling of babies and a consequent decline in illnesses suffered by infants	3,900
Pregnant women tested for HIV, syphilis, tuberculosis, and for levels of hemoglobin so anemia, common in pregnancy, can be treated immediately	100%

All numbers are year-end 2024.

Supporting health and shaping futures: Karimu prioritizes maternal and infant care, ensuring healthier communities for generations to come.





Education

Students in rural Tanzania face challenges that their urban counterparts never encounter. Rural students often walk long distances to school, sometimes on walking paths that are impassable in the rainy season. And the schools they attend are typically short of books and other educational materials, as well as clean bathrooms.

Karimu helps rural students beat the odds by building classrooms, bathrooms, and even student hostels. We have more to do in Arri Ward, yet the academic improvements seen so far motivate us to keep going so that every student can go to high school and have a chance to attend university.

SAY WHAT

Education Structure & National Exams: Tanzania has a 7-4-2 formal education structure and students must pass a national exam at the end of each level in order to continue their education.

Education Level	Grades	National Exam Taken at Completion	Arri Students Who Attend Level	National Average of Students Who Attend Level
Primary School (official entry age of seven)	1-7, "Standards 1-7"	Primary School-Leaving Examination	100%	100%
Secondary School	8- 11, "Forms 1-4"	Certificate of Secondary Education Examination	70%	30%
High School (aka Upper Secondary)	12-13, "Forms 5-6"	Advanced Certificate Examination	63%	9%



Seventy percent of Arri Secondary Students pass the national exam (compared to 30% nationally); 63% score high enough to qualify for high school, while the rest are eligible for vocational training.



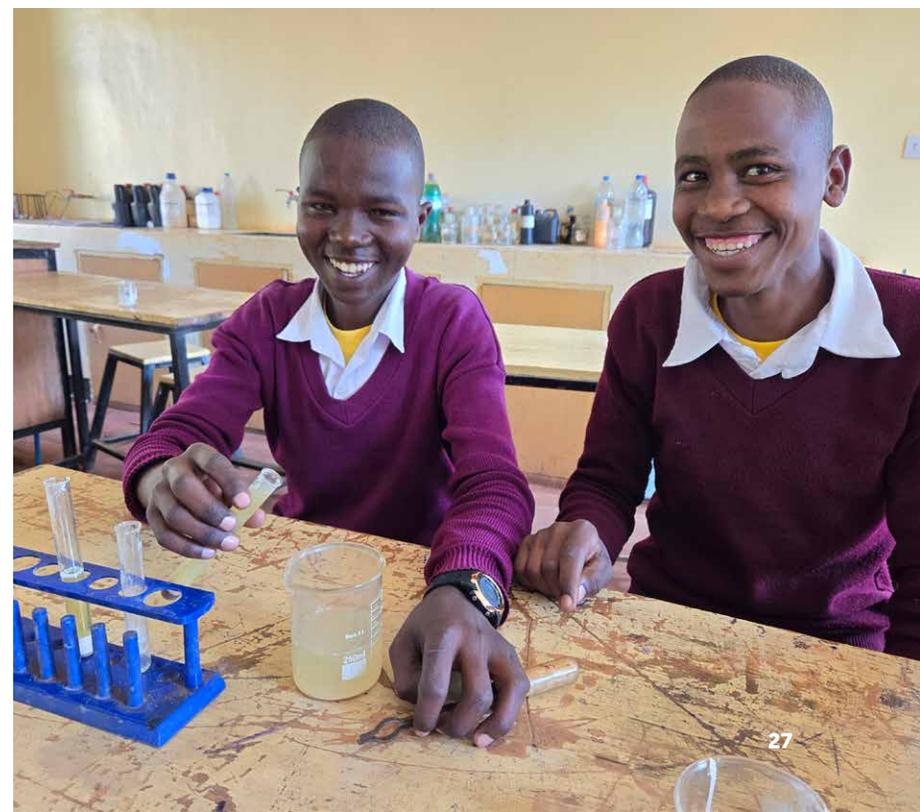
► Raising awareness about the importance of education and promoting academic excellence

- We completed our drive to promote academic excellence by instilling community-wide awareness of the importance of education. All 4,861 Arri students and their parents attended events.
- In 2024, all students graduating from Arri's two secondary schools, Dohom and Tsaayo, passed the National Exam, allowing them to further pursue education. These perfect scores far exceed the 30% national average for rural secondary schools.
- Dohom Secondary School's teachers completed computer training, earning them a photocopier machine, which enables them to run copies of practice exams for the National Exam. Teacher access to a photocopier machine is a key factor in improving students' National Exam scores.
- Seven teachers received Karimu scholarships to pursue university degrees.

► Meeting school maintenance expectations

Karimu insists that local communities or governments take responsibility for overseeing and maintaining Karimu projects after their completion. To that end, we expect Karimu-sponsored schools to conduct regular maintenance checks and resolve all issues. In 2024, all Arri schools performed the monthly maintenance checks and addressed all issues, indicating they are making progress toward becoming self-sustaining.

Tsaayo and Dohom Secondary students (top and bottom, respectively) know education is their path to a better future. In 2024, 100% of them passed the national exam, earning their ticket to the next level.





Income

Karimu income projects are creating new revenue opportunities in Arri, such as shops, banking services, and greater agricultural production. We also note a mindset shift among farmers as they start seeing their farms as revenue sources rather than simply as means to feed their families. They are diversifying their crops and introducing crops that can be up to 11 times more profitable than maize, the main crop in the region.

► Teaching business and entrepreneurship skills

Karimu graduated 42 students from its six-month Entrepreneurship Training Program, which provides business training in foundational skills for starting or expanding a business, and managing one's farm as a business. Training modules are based on the Street Business School model. On average, 2024 graduates increased their income by 164%, moving many from a median monthly income of \$0 to \$67.

► Increasing adoption of biochar for economic gains

In 2024, 341 farmers produced 138 tons of biochar, generating an increase in yield of \$120 for the typical two-acre farm of maize. The project also successfully targeted vulnerable groups with 23% of participants being of the poorest families and 32% being youth.

SAY WHAT



Biochar: Rich in carbon, biochar is made from organic waste material (in this case corn cobs and stalks) that is partially combusted in the presence of limited oxygen. It's essentially a form of charcoal that's designed to be used as a soil amendment that improves soil health, raises soil pH, remediates polluted soils, sequesters carbon, lowers greenhouse gas emissions, and improves soil moisture. It is easy to make, so farmers can produce biochar themselves, dramatically increasing the yield of their crops while saving hundreds of dollars every year with the elimination of industrial fertilizers. Karimu promotes biochar use and teaches farmers how to produce it.



Karimu Tanzania staffer Francis Wolfgang Panga leads Income Programs and travels the region extensively, educating farmers about the benefits of biochar and demonstrating how easy it is to produce.



Financial Services

Banking services are unavailable in rural areas, and subsistence living is without a safety net, so in emergency situations, families sell the only things they own—the cow that provided their family with milk or the seed and fertilizer acquired for next season’s planting. They get pushed deeper into poverty. We created the Karimu Financial Services Program to create and strengthen community savings groups, which improve the overall financial security of the community by teaching planning and savings and providing insurance and loans.

The presence of savings groups is a boon to Arri residents who have business ambitions, as well as to farmers who can make use of savings group loans to turn their farms into profitable, flourishing enterprises.



When a savings group is formed, the Village Savings & Loan Association trains the group to operate efficiently. Once it meets required benchmarks, the savings group graduates and operates its business independently, deciding who should receive loans and for how much.

AT A GLANCE

Arri Savings Groups

Savings groups comprising 274 members	10
Arri households belong to a savings group	1 in 11
Youth membership	14%
Female membership	80%
Assets managed at year-end	\$41,000
Savings groups graduating from Karimu Village Savings & Loan Association training who received loans from Karimu	100%
Savings groups that repaid their Karimu loans on time	100%
Savings return rate; exceeds Tanzania’s 17% return rate	47%

All numbers are year-end 2024.

SAY WHAT

Savings Groups: Groups of individuals who usually know and trust one another, share a common goal, and meet weekly to learn to plan and save and to provide loans to each other. They are self-governed, elect their own officers, and establish a constitution, including details about their share price, loan sizes, repayment terms, and more. They typically make loans of up to triple a member’s savings with repayment terms of three to six months. Savings groups decapitalize annually and share in the profits.



Ayalagaya Ward

Joy on the Highlands

Children play freely on Ayalagaya's lush green fields. In this land of rich soil and strong roots, life is growing brighter with each season, thanks to the work of Karimu and the community it empowers.

POPULATION:

15,000

HOUSEHOLDS:

2,500

SQ KILOMETERS:

50



Ayalagaya, 2008

Before Karimu, Ayalagaya faced widespread poverty, poor sanitation, and limited access to health care and education. This photo captures the harsh reality that once defined daily life—and the starting point for a Karimu-led journey toward progress.



Ayalagaya Today

With time, patience, and \$6 million in donor-generated funding, Karimu's Methodology for Poverty Elimination successfully transformed Ayalagaya. The people of this now-thriving community live in cement houses with metal roofs near clean water and modern healthcare while their children flock to new schools.

Awarded Best in Manyara Region in 2024:

Health Centre: Dareda Kati Health Centre*

High School: Ayalagaya School*

Head Nurse: Selina Michael Sulle**

Awarded Best in Babati District in 2024:

Gajal Dispensary*

**By the Tanzanian government **By the Tanzanian National Nurses Association*



Ayalagaya’s Move to Independence

Karimu’s work began in Ayalagaya Ward in 2008. Our service here has enabled us to shape and hone our integrated approach to poverty elimination. Today, 95% of its people live in prosperity and the small remaining percentage will follow before long. With other communities in urgent need of our service, in Ayalagaya we are now implementing the final stage of our methodology: gradual exit.

In the gradual exit phase, we teach management and maintenance of our projects by example. Then we start passing responsibility to the community while acting as mentor. Some villagers struggle with the behavioral changes needed to break the poverty cycle, so we patiently encourage new behaviors, withholding construction projects when commitment falters, but offering rewards when expectations are met. We distance ourselves from projects as new behaviors become routine and as communities learn to manage and maintain projects independently.



Dareda Kati Primary School, constructed by Karimu.

Projects must meet management and maintenance expectations

Project	Frequency of Karimu’s Management and Maintenance Checks	Progress Level
Dareda Kati Health Centre	Semi-annually	Meeting Expectations
Gajal Dispensary	Semi-annually	Meeting Expectations
Bacho Primary School	Semi-annually	Meeting Expectations
Haysam Primary School	Semi-annually	Meeting Expectations
Gajal Primary School	Quarterly	Almost meeting expectations
Water Project / Committee	Quarterly	Need to improve record keeping
Ufani Primary School	Quarterly	Need to improve record keeping
Dareda Kati Primary School	Monthly	Need to improve record keeping
Ayalagaya Secondary School	Monthly	Need to fix issues faster

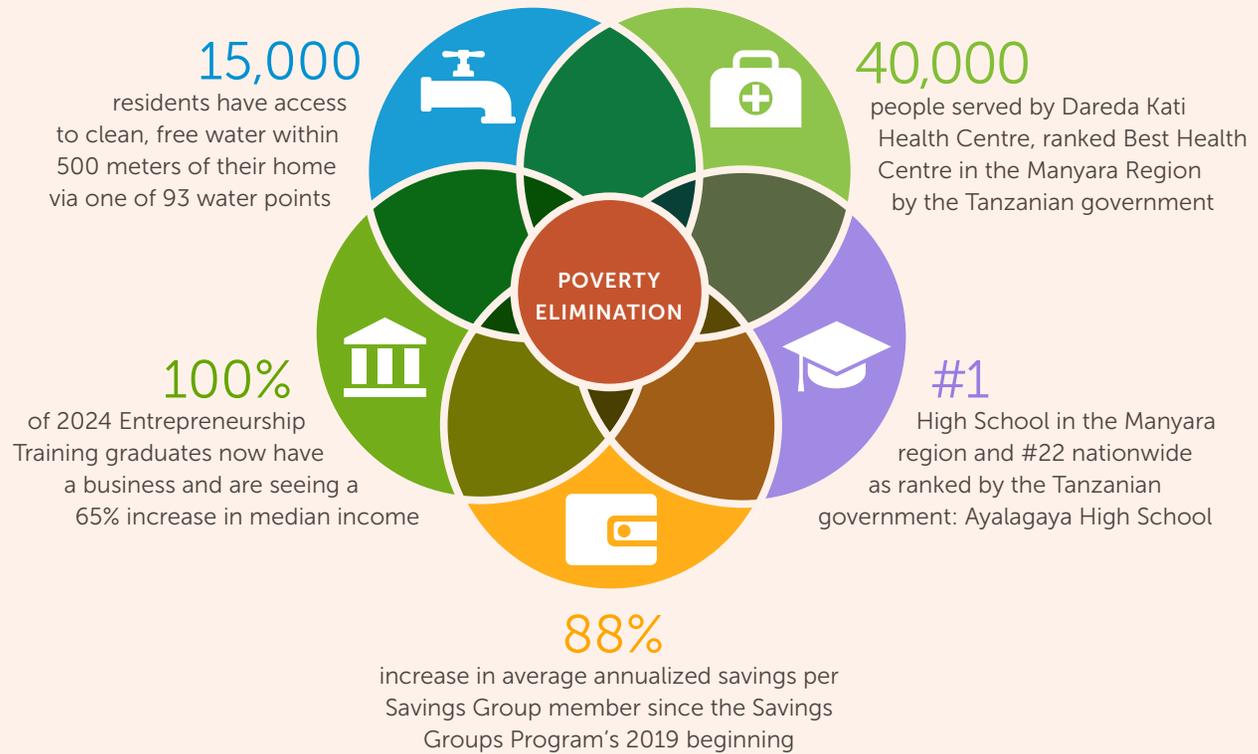


Exiting gradually gives the villagers time to adjust to the need for maintenance, long-term planning, and sustainability. We start by checking projects twice a month before moving in stages to monthly, bimonthly, quarterly, and semiannual checks. Bacho Primary School, to take one example, now does everything independently, and our semi-annual visits indicate that maintenance issues are addressed within a month of discovery, which meets our standard.

We exit a project once it has satisfied our management and maintenance expectations on a semi-annual basis for two years. At the end of 2024, four of the nine institutions that received construction projects from Karimu were in the final stage of exit (undergoing review of all aspects of sustainability and maintenance only semi-annually) with the others making progress. Once all projects are self-sustaining, we will exit Ayalagaya Ward entirely.

Karimu's Integrated Approach in Ayalagaya: A Proven Success

All figures are year-end 2024.





From Straw to Metal: In Ayalagaya, A Metal Roof Means Prosperity

Sixteen years ago, when Karimu was first launched, Ayalagaya families lived in mud and straw dwellings that a heavy rain could wash away. Few mud dwellings remain, having been replaced with homes made of brick or cement walls and metal roofing. Almost every household has benefited from the prosperity brought by Karimu.

Less than 5% of people here continue to live in poverty.

It's just a matter of time before they too are lifted out of poverty.





2024 HIGHLIGHTS

Sanitation

- ▶ Distancing from projects as new behaviors become routine, and competency and commitment are achieved

Karimu trains villagers to maintain and sustain projects without Karimu's support. They become self-reliant and Karimu can move onto helping other regions in need. In 2024, Ayalagaya made significant progress towards successfully maintaining and sustaining its Karimu-sponsored water system, so Karimu has started to step aside, allowing the Ayalagaya Water Committee, led by local appointees, to maintain its 107 water points, 12 tanks, and 32 kilometers (20 miles) of underground pipes. During the year, the committee independently discovered 88% of the 212 maintenance issues and resolved all of them. The Committee stewards this precious resource so that Ayalagaya's 15,000 residents will continue to have access to clean water and lead healthier and more prosperous lives than they had ever known before.

- ▶ Expanding school bathrooms in support of health and hygiene

Ayalagaya High School's national reputation is attracting students even from beyond the Babati District. As the student enrollment has increased, so too has the demand for more bathroom stalls. Karimu expanded the school's bathrooms to accommodate this growing student body—which totaled 1,260 students and 49 teachers at the end of the year.

Health

Karimu's health program aims to provide every household in our communities with a dispensary within a one-hour walk and a health centre within a 30-minute car or motorcycle ride. Karimu has achieved this goal in Ayalagaya by constructing the Dareda Kati Health Centre and the Gajal Dispensary.

One of 107 water points across the community, now stewarded by the Ayalagaya Water Committee. Karimu's water project built 93 points; the Water Committee has added 14 since.





IN PROFILE: DAREDA KATI HEALTH CENTRE

A Beacon of Excellence

Back in 2008, when Karimu began its work in Ayalagaya, Dareda Kati Health Centre (DKHC) was a squalid two-room facility, overcrowded, with babies being weighed on a scale hanging from the same tree that gave shelter from the rain. Today it ranks as the best Health Centre in the Manyara Region, offering a range of inpatient and outpatient services and specializations—all on a modern 3+ acre campus outfitted with the latest medical technology. This incredible transformation was made possible thanks to donor generosity, commitments made by the community and the Babati District Medical Officer, and projects carried out by Karimu’s Tanzanian staff.



A mural of the Dareda Kati Health Centre’s 3+ acre campus.

2024 Best Health Centre, Manyara Region

Awarded by the Tanzanian government



2024 Best Head Nurse, Manyara Region, Selina Michael Sulle

Awarded by The Tanzanian National Nurses Association



AT A GLANCE

- A 57-bed inpatient and outpatient facility serving 60,000 people within the Babati District with patients from other districts traveling here to receive care
- Around-the-clock care seven days a week
- Staff: four doctors, four clinical officers, 19 nurses, two laboratorists, two medical attendants, four community health workers, one pharmacist
- District-wide centre for treatment of tuberculosis
- Specialized centre for HIV treatment
- Maternity and pediatric wards
- State-of-the-art operation room
- Fully-equipped dental office
- Pharmacy
- Networked IT system managing all patient care, exams, pharmacy, etc.
- Powered by solar technology



IN PROFILE: SAMSON K. LUBELA, M.D.

Head Doctor, Dareda Kati Health Centre

- Hired in July 2022 to lead Dareda Kati Dispensary (Now DKHC)
- Originally from Mwanza Region, TZ
- Bachelor Degree in Medicine from Kampala International University, Dar es Salaam, TZ
- Interned at Tumbi Regional Referral Hospital, Pwani Region, TZ
- Under Dr. Lubela's leadership and in partnership with Karimu, DKHC daily hours have expanded from nine to 24, the staff has increased from nine to 37, outpatient visits are up by 67%, and the number of monthly hospital births has skyrocketed from 30 to more than 200.



One of several murals in the Health Centre's pediatric ward. In 2024, the Health Centre responded to 6,463 pediatric visits, which resulted in 278 overnight stays in the ward by children under five.

► Implementing disease prevention campaigns and improving hygiene practices

- All schoolgirls eligible for vaccination were fully immunized against HPV.
- Three Tuberculosis campaigns were executed and the project was completed given the drastic drop in cases since the campaign's launch four years ago.
- 2,534 people were tested for syphilis with only 13 cases identified.
- Child vaccination rate is above 90%, matching the rate in developing countries.
- Severe malnutrition is non-existent.

► Enhancing the quality of medical care through professional development

- Karimu partnered with Babati District and Brazil's Albert Einstein Israelite Hospital on a successful pilot—continuing in 2025—providing free virtual emergency care training to 16 doctors and nurses from all Arri and Ayalagaya clinics. Training covered psychiatric, pediatric, geriatric, and maternal trauma, reinforced through sessions with Einstein specialists.
- Karimu funded two doctors to specialize in radiology and anesthesia, supporting the launch of the Radiology Department at Dareda Kati Health Centre.



IN PROFILE: SELINA MICHAEL SULLE

Nurse Officer In Charge,
Dareda Kati Health Centre

Recognized as the 2024 Best Head Nurse in the Manyara Region by the Tanzanian National Nurse’s Association

- From Seloto Village at Dareda Ward in Manyara Region, TZ
- Bachelor Degree in Nursing from St. John University, Dodoma Region, TZ
- Transferred to DKHC in 2021
- Previously a nurse with Mandi Dispensary in Dabil



Head Nurse Selina Michael Sulle leading a clinic at Dareda Kati Health Centre as part of Karimu’s training on infant and newborn care.

AT A GLANCE

Delivering Exemplary Maternal and Infant Care in 2024

Clinic staff trained in prevention of postpartum hemorrhaging, diagnosing and treating low level of sugar in babies, and treating pre-eclampsia	100%
Pregnancy checkups	7,193
Babies born safely	1,433
C-sections	180
Vaccinations	15,931
Women served in family planning	5,805
General medicine visits	7,844
Pregnant patients received WHO-recommended supplements for anemia prevention	100%
Women trained on infant and newborn care	6,435



► **Introducing dental care**

Prior to 2024, the nearest dental services to Dareda Kati were 24 kilometers (15 miles) away. In partnership with the government, we brought them closer to home, establishing a formal dental program with outreach, education, and treatment at DKHC. Karimu covered the cost of a visiting dental professional who saw patients and provided practical oversight and mentoring to the new dentist staffed by the government at DKHC; toothbrushes and toothpaste for all students and those who come to the clinic for treatment; and equipment and supplies for the dentists. The government provided the dental chair.

The program launched in March and over three days the two dentists saw 408 people for screening and treatment, including 100 children and 70 youths.

As part of this program, the dental hygiene curriculum was updated in the schools, and a nurse visited Dareda Kati Primary School to teach the curriculum.

► **Exceeding health centre maintenance expectations**

Maintenance is exceeding expectations with all incidents being fixed in less than 10 days, indicating DKHC is extremely well maintained.

► **Harnessing the power of solar electricity**

DKHC is now outfitted with solar panels and batteries, ensuring operations can take place 24 hours a day every day, eliminating the risk of power loss during critical procedures. The additional solar power is essential in an area where the electricity goes out on average three times a week. Additionally, the solar panels deliver savings, as electricity is powered from the grid only if there have been consecutive cloudy days and batteries run low.



With support from Karimu and the government, Dareda Kati Health Centre expanded services in 2024 to include dental care.



IN PROFILE: GAJAL DISPENSARY

Ranked Best Dispensary in the Babati District Among 56 Clinics, 2023-Present

While the Dareda Kati Health Centre provides medical services to the Ayalagaya community and beyond, Gajal Dispensary serves the more remote areas of Gajal and Hhewas. The dispensary was constructed at high speed during the COVID-19 pandemic to ensure the Gajal and Hhewas communities could be served without risking infection in crowded public transportation leading to dispensaries farther afield. The architectural design did not follow the government standard layout for dispensaries but is now recognized by the government as a model to be followed.

► Delivering exemplary maternal and infant care in 2024

- All clinic staff trained in prevention of postpartum hemorrhaging, diagnosing and treating low level of sugar in babies, and treating pre-eclampsia
- 211 pregnancy checkups
- 1,922 vaccinations
- 948 women served in family planning
- 354 general medical visits
- All pregnant patients received WHO recommended supplements for anemia prevention
- 480 women trained on infant and newborn care

► Implementing disease prevention campaigns and improving hygiene practices

- All schoolgirls eligible for vaccination were fully immunized against HPV.
- Three tuberculosis campaigns were executed and the project was completed given the drastic drop in cases since the campaign's launch four years ago.
- 155 people were tested for syphilis with only one case identified.

AT A GLANCE

- Serves 5,000 people across Gajal, Hhewas, and surrounding wards
- Patients from other districts travel here to receive care
- Care during the day only (except for emergencies), five days per week
- Staff: One clinical officer, one nurse, one laboratorist, one medical attendant
- Fully-installed IT system manages all patient care, exams, pharmacy, etc.
- Maternity, outpatient, and pediatric wards



Swaiba Abdul who leads Karimu's Health Program is pictured here in the Gajal Dispensary's maternity ward.

[CLICK HERE FOR AN AERIAL VIEW OF THE FACILITY](#)

► Exceeding health centre expectations

Since its opening, Gajal Dispensary has been a role model in terms of hygiene practices, cleanliness, and maintenance. In 2024, all maintenance issues were resolved within the expected 30-day period, demonstrating its readiness to become fully independent from Karimu.



Education

► Remodeling and expanding now-thriving primary schools

UFANI PRIMARY SCHOOL | Student enrollment: 463

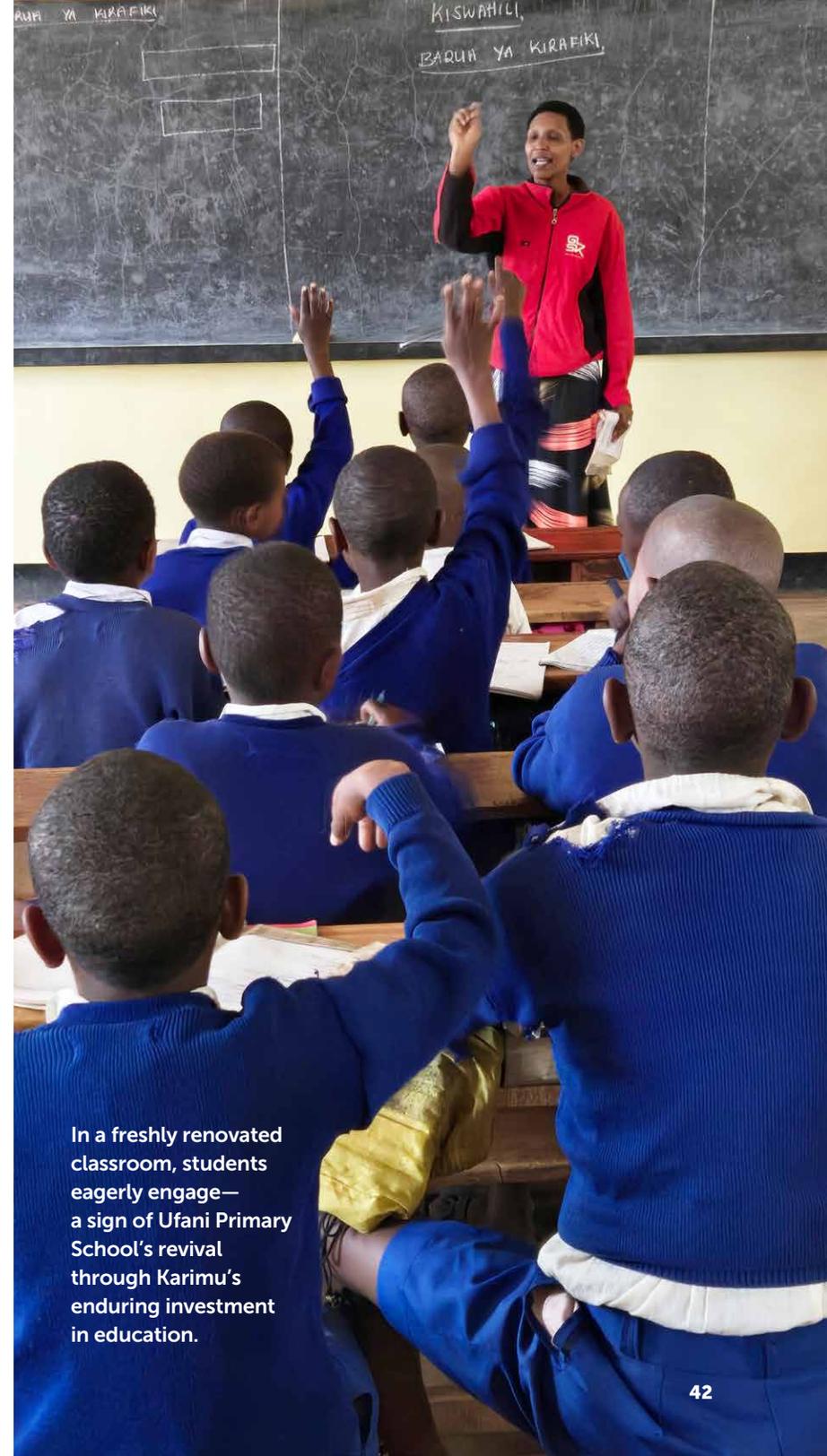
Don and Marianne founded Karimu with the goal of renovating and expanding Ufani Primary School. Back then, generous donors and volunteers enabled construction of nine classrooms, sanitary bathrooms, three teacher houses, and an irrigation canal so the school could have a farm. The teachers, students, and parents of Ufani School had cleaned daily and faithfully kept up with repairs, but 15 years of wear and tear necessitated a facelift. In 2024, Karimu reinvested in this model school, making improvements ranging from roofing and drainage work to building walkways, installing electricity, painting, fencing, and improving the blackboards.

DAREDA KATI PRIMARY SCHOOL | Student enrollment: 1,038

Given Karimu's success in eliminating poverty in Ayalagaya, and turning one of its villages, Dareda Kati, into a hub of educational and health care excellence with thriving businesses, more people are moving there for better quality of life. As a result, student enrollment is swelling. Because Dareda Kati is the primary school responsible for the education of all disabled children in the Babati District, we strengthened our commitment to their education in 2024 by constructing three classrooms specially designed for them. We also constructed an office for their teacher.

GAJAL PRIMARY SCHOOL | Student enrollment: 798

Before Karimu rebuilt Gajal's 15 classrooms, almost all were unusable, with dirt floors, no windows or doors, and not enough desks. But now, cement floors, glass windows, and freshly painted walls with colorful murals make the environment beautiful and conducive to learning.



In a freshly renovated classroom, students eagerly engage—a sign of Ufani Primary School's revival through Karimu's enduring investment in education.



Ayalagaya High School Is Ranked #1 in the Manyara Region and #22 Nationwide

A sign on the Ayalagaya High School campus reads "Perfect preparation prevents poor performance" and the students take it to heart. Ayalagaya High School students are top performers in Tanzania and Best in the Manyara Region based on their Certificate of Secondary Education Examination scores. The National Examination Council uses the results to rank schools based on average exam performance.



IN PROFILE: AYALAGAYA SECONDARY AND HIGH SCHOOL

From Challenge to Champion

AT A GLANCE

Performance

High School rank in Manyara Region;
#22 nationwide* 

Secondary School rank in Manyara
Region; top 5% nationwide* 

Full-time teachers 54

Students who pass National Exam with
high enough scores to qualify for university 100%

Student attendance 96%

Enrollment

High School 204

Secondary School 1,056

**Recognized by the Tanzanian government. Competition included private schools. All numbers are year-end 2024.*

In 2008 this school had no glass in its windows, which let the elements into its overcrowded classrooms. It had no kitchen or dining hall or housing for teachers, and the stench from overflowing toilets suffused the campus. Teacher retention was a losing battle and exam scores ranked 2,593rd nationwide.

Ayalagaya Students' National Exam Pass Rates Exceed National Averages

	SECONDARY SCHOOL	HIGH SCHOOL
Ayalagaya	100%	100%
National Average	30%	97%

But in the succeeding decade Karimu built:

- Three duplex teacher houses, which helped with teacher retention
- 12 classrooms (and remodeled 13)
- Physics and biology labs
- Student hostels
- A kitchen and a dining hall

In 2022, just one year after Ayalagaya Secondary School ranked as the Third Best Secondary School in the Nation, the government expanded it to include high school levels. Karimu agreed to do what was needed to open the high school but only if the government expanded the curriculum to cover the science subjects. Now students have a better opportunity to advance to colleges and universities, and the education necessary to pursue science-related degrees such as medicine or engineering.

Under any circumstances, the school's 2024 rankings would be remarkable, since the average National Exam pass rate in rural Tanzania is 30%. What makes them particularly impressive is that the 2024 class—whose exam scores earned the school its #1 ranking—was the school's very first high school graduating class.



Healthy Schools, Happy Students

Schools play a crucial role in fostering student happiness and well-being. At Ufani Primary School, these students are all smiles. Where once they lacked access to clean water, sanitary bathrooms, and classrooms, they now can learn in a healthy, clean environment. They boast a high attendance record at 94%.



Income

▶ Building a bridge to restore a main commercial artery

In 2023, heavy rains and flooding destroyed both bridges that linked thousands of residents in two sub-villages. This is the only path to bring farming products out of the region. Children could not get to school and accessing medical care and shops selling household necessities was next to impossible. Karimu built a new bridge for the community that is bigger, sturdier, and more flood-resistant than its predecessor, and community members no longer fear that the bridge will collapse beneath them. They call it Institute Bridge.

▶ Expanding biochar adoption for economic and environmental sustainability

Biochar promotes economic and environmental sustainability. In 2024, 137 farmers produced 69 tons of biochar, far surpassing the project goal and confirming the potential to attract more farmers to this viable and successful program. The average increase in yield per two-acre farm was \$120. The project successfully targeted vulnerable groups with 23% of participants being from the poorest families and 32% youth.

▶ Teaching business skills

Karimu graduated 58 students from Ayalagaya's Entrepreneurship Training Program, most of whom are the most financially vulnerable: 53% were women and 41% were youth. All graduates now have businesses and are seeing a median income increase of 65%.

SAY WHAT



Youth: People within the age range of 15 to 35 years old.* There's a high unemployment rate even among the educated in this age group, so Karimu programs open new revenue sources for them.

**As defined by Tanzania's Department of Labor, Employment and Youth Development*

Construction of the new Institute Bridge, which restored a commercial artery within Ayalagaya, reconnected communities with markets, schools, and health care—paving the way for economic growth and opportunity.





Building Futures Through Entrepreneurship

Sabina Sulle (pictured left) runs her grocery shop in Ayalagaya, where entrepreneurship plays a vital role in her community’s economy. In 2024, over half of Karimu’s Entrepreneurship Training graduates were women—who face greater financial challenges in rural Tanzania. Mathayo Samwel is expanding his plumbing business (right) through the skills gained in the program. Graduates, on average, see a 65% increase in annual earnings, empowering them to build sustainable businesses and brighter futures.



► **Introducing subsistence farmers to lucrative cash crops**

GREEN BEANS

Traditionally, most farmers have planted maize as a staple to feed their families and livestock. However, introducing green beans as a cash crop has proven to be highly successful. Fifty-four farmers took part in our Green Bean pilot, demonstrating profitability between 6 and 11 times that of maize for comparable acreage and water access.

VANILLA

Vanilla takes the crown as the second-most valuable spice (after saffron) and is the world’s most popular flavor among consumers. As luck would have it, Ayalagaya’s climate and conditions are well suited for this lucrative cash crop’s growth, which can be transformative for households accustomed to subsistence farming. As a crop, there are many benefits of vanilla farming: it can be grown without using fertilizer or chemicals, requires little space for cultivation, and can usually be intercropped, which means farmers don’t need to acquire new land or stop growing other crops in order to grow vanilla. By adding vanilla to their crops, farmers spread their risk, ensuring at least one crop will return income.

► **Making commercial chicken production more profitable**

Karimu’s Chicken Project was our first to take an integrated approach to farming for profit, providing training on how to raise chickens, as well as basic business skills and financial education, including planning, saving, and managing loan debt. We introduced breeds that mature in three months rather than 18 and lay 300 eggs per year instead of 60, and trained Chicken Project participants how to combat chicken diseases, moving mortality rates from 10% down to 0.2%. We’ve also made capital available to chicken farmers. It has been one of our most successful projects, transforming the lives of the poorest households and the many jobless youth in our area because it does not require any land and is very profitable.



Vanilla bean farmer Stella Mansueti checks her crop, which grows directly behind her house amid banana trees and has enormous income potential.

AT A GLANCE

2024 Chicken Project Successes

Participants who are unemployed youth or poorest of the poor	64%
Chick mortality rate—reduced from 10%	0.2%
Roosters sold immediately	100%
Profit growth over expectations	+45%



Financial Services

- ▶ Infusing the system with additional capital to assure loans are available when needed by membership

Savings groups can come together to form Village Savings & Loan Federations to further increase their aggregate capital and make larger and longer term loans available to their membership. The Ayalagaya Federation completed its second full year and conducted its profit sharing in December with 160 members attending the annual membership meeting.

Having received extensive training and practical supervision throughout the year, the Federation has reached a level of operation where it is now running relatively independently. There are a few remaining areas where we expect to see improvement this year towards full independence primarily in formalizing the management of the assessment and evaluation process.

AT A GLANCE

Ayalagaya Ward's Model Savings Groups

Savings groups	29
Households participating	22%
Female membership	83%
Youth membership	22%
Amount loaned from 2021 through 2024	\$76,116
Increase in average annualized savings per member since the program's inception	88%

All numbers are year-end 2024.

AT A GLANCE

Ayalagaya Village Savings & Loan Federation

Participating savings groups	10
Additional membership applications received	3
Shares sold, representing \$10,519	268
Total profit representing a 267% increase year-to-year	\$933
Return on savings	8.9%
Amount loaned to member groups	\$43,658
Karimu loans provided to infuse the Savings & Loan system with capital	\$24,642
Repayment score with no late payments	100%

All numbers are year-end 2024.

SAY WHAT

Savings Groups: Groups of individuals who usually know and trust one another, and meet weekly to invest and provide loans to each other. They are self-governed, elect their own officers, and establish a constitution, including details about their share price, loan sizes, repayment terms, and more.

Village Savings & Loan Federation: A group of savings groups who pool their resources to enable larger and longer term loans to be made available to savings groups and their members.

Karimu Social Fund

Delivering Emergency Assistance Across the Manyara Region

Karimu's success and visibility often prompt requests for help from communities that we have not taken on as projects. This creates a dilemma. Our model hinges on sufficient familiarity to build trust so community members will engage fully with our work, and one-off projects make that impossible. But we don't want to turn our backs on these communities.

We respond via our Social Fund, to which we allocate a maximum of 10% of funds for these requests, prioritizing wards that have qualified as Karimu projects but were not chosen. Additionally, requests not by communities, but by Tanzania's government, will be considered if the need is urgent and the request comes by official letter from the Babati District Director or a government official outranking the Director.



2024 PROJECTS

Ayasanda Ward

- ▶ Installation of IT systems at three clinics to improve medical care

The Tanzanian government has developed an IT system to effectively manage the operations of all its health clinics. The manual process that was used until now has become cumbersome and error prone. However, the district-level government does not have the resources to install the necessary IT infrastructure in its clinics. In 2024, Karimu received an urgent request from the government to help provide such an infrastructure to its 56 dispensaries. Karimu agreed to provide such installation to Ayasanda Health Centre, Duru Dispensary and Mawemairo Dispensary and to work with possible donors to receive equipment that would further enable the installation in the remaining clinics.



At clinics across Ayasanda Ward, staff and volunteers work together to install and learn new IT systems—laying the foundation for more accurate, efficient, and connected patient care. With Karimu's support, these upgrades bring rural health facilities one step closer to meeting national standards and improving lives.

Dareda Mission Ward

- ▶ A copy machine for Dareda Mission Secondary and High School

Dareda Mission Secondary School was ranked the #1 Best Secondary School in the Manyara Region in 2024. Ayalagaya Secondary School ranked #2. Together, these two schools, which are located near each other, have transformed the area as a beacon of education excellence. It would be irresponsible for Karimu to allow Dareda Mission schools to deteriorate due to lack of funds. For this reason, we always treat with high priority any requests from the government to help this school with critical items. In 2024, Karimu donated a copy machine to Dareda Mission Secondary and High School so teachers could run practice exams for the National Exams, improving students' chances of going to university and their chances for a better life. Copy machines have shown an improvement of 30% in the student performance in the national exam for the simple fact that the students can now practice on past exams regularly.

Wards Throughout Babati District

- ▶ Trainings for doctors and nurses on childhood illness

While not urgent, we always allow medical staff from other Babati District clinics to join our medical trainings. In 2024, doctors and nurses in neighboring wards were selected by the Babati District Secretary of Health to take part in Karimu's trainings on childhood illness.

- ▶ Spreading awareness about tuberculosis and its prevention

Our efforts to eradicate tuberculosis in Arri and Ayalagaya would be unsuccessful if the surrounding wards were rife with tuberculosis cases, so we extended awareness of the district tuberculosis campaign to neighboring wards as selected by the Babati District's Secretary of Health.

Powered by Volunteers



Being the Change We Wish to See in the World

Outside Tanzania, Karimu is staffed exclusively by an international team of mission-driven volunteers. We work year-round at a high level of professionalism to manage all aspects of fundraising, operations, strategy, program development, and—in partnership with our Tanzanian staff—project execution. Even this annual report you are reading was created by volunteers.

We embody the adage “Be the change you wish to see in the world.” In doing so, we ourselves have been changed for the better by opening our hearts in service to the people of rural Tanzania.

Become part of our international team!

[LEARN MORE TODAY](#)



AT A GLANCE

2024 TEAM OF YEAR-ROUND VOLUNTEERS

Volunteers	57
Countries represented	15
Hours donated	10,035

Christine Gustav of Germany (top) is a member of the Karimu Leadership Team and helps with our website. Ferdinand Rafos of Brazil (bottom) is part of the Karimu Communications Team and analyzes our social media metrics to drive performance improvements.



International Volunteer Trips

For Karimu, nothing gives us more satisfaction than bringing volunteers to Tanzania. Every year we arrange trips enabling volunteers to live and work side-by-side with the local people, flexing their muscles on a variety of projects and enjoying cultural activities and exchanges. Pictured here are the 2024 summer volunteers with staff—Karimu ambassadors whose energy and spirit shine through in every goofy pose and smile. Over two weeks of living, learning, and serving together, they built lasting connections, shared laughs, and became part of something much bigger than themselves.

Meet the People, Feel the Joy

Join a Karimu International Volunteer Trip in Tanzania!

[LEARN MORE NOW](#)

AT A GLANCE

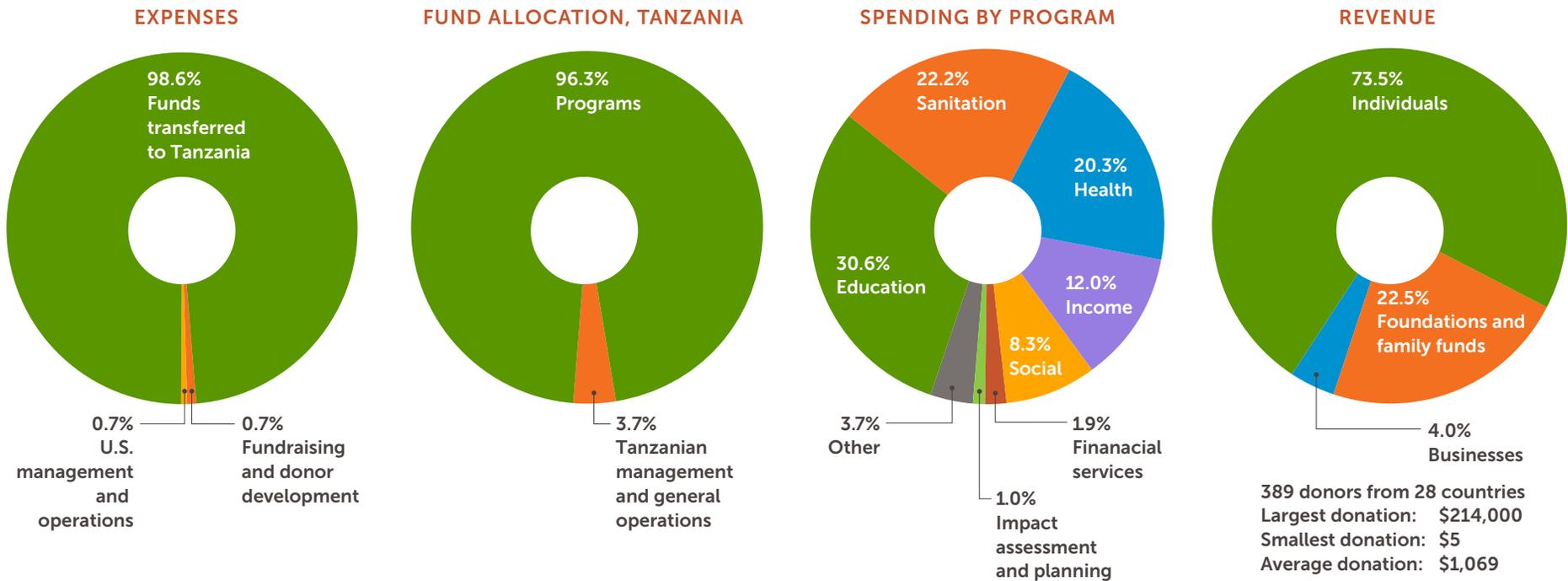
2024 INTERNATIONAL TRIPS	
Volunteers	19
Countries represented	4
Projects completed	31



Financial Summary

Meticulous financial oversight keeps our overhead far below the industry average, enabling us to maximize the percentage of your contributions that go toward programs. In fact, in 2024 we directed almost 99% of revenue toward projects in Tanzania.

We are proud of our efficiency, transparency, and accountability to donors and the communities we serve, and we are grateful to the donors who fuel our critical initiatives on behalf of the poorest communities in need.



REVENUE: \$1,135,435 | **EXPENSES:** \$831,578 | **NET ASSETS:** \$525,709*

*Includes Karimu Endowment totaling \$216,151

As of December 31, 2024, in USD

Board & Leadership

Collectively, the individuals named on this page give thousands of hours to Karimu every year. Yet none receive monetary compensation except for our Regional Director and Human Resource Manager for their work as two of our eight full-time, salaried Tanzanian staff members. [LEARN MORE](#)

EXECUTIVE TEAM

- Marianne Kent-Stoll**
Co-Founder & President
- Don Stoll**
Co-Founder & Treasurer
- Nelson Mattos**
Chief Operating Officer
- Claudia Mattos**
Advisor & Architect

LEADERSHIP TEAM

- Shau Erro Ae**
Regional Director, Tanzania
- Mauro Goncalves**
Global Program Area Lead, USA
- Holly Hayes**
Global Program Area Lead, USA
- Offir Inbar**
Global Program Area Lead, Israel
- Klaus Roder**
Global Program Area Lead, USA
- Regina Romeu**
Global Program Area Lead, Brazil
- Gigi Gatti**
Consultant, USA
- Veronique Gillard**
Consultant, USA
- Carol Gustav**
Project Manager, Germany
- Christine Gustav**
Consultant, Germany
- Bibiana Heckmann**
Architect, USA
- Edu Lins Henrique**
Chief Marketing Officer, USA
- Victoria Kachulu**
Human Resource Manager, Tanzania
- Grace Kwak**
Consultant, Switzerland
- Cathy Novak**
Educator and Consultant, USA
- Marta Nowak-Przygodzka**
Chief of Staff, Switzerland
- Ego Obi**
Chief of Staff, UK
- Joyce Toner**
IT Project Manager and Coach/Mentor, USA

TANZANIAN BOARD OF DIRECTORS



Daniel Amma
Chair



Yohana Jastin
Member



Shau Erro Ae
Treasurer



Yasinta Miyangu
Member



Raifa Mkuvaia
Secretary



Veronika Moshi
Member

The Executive Team is responsible for strategy.

The COO has overall responsibility for daily operations and chairs the Leadership Team.

The Leadership Team, which includes the Executive Team, addresses operational questions and meets weekly to review projects, evaluate success metrics, discuss issues, and advise the COO.

The Tanzanian Board of Directors ensures that Karimu conforms with Tanzanian laws and regulations and helps our staff deal with critical government and legal issues. In addition, it advises Karimu on culturally-sensitive matters. It meets quarterly and as needed to review annual plans, organize community meetings to set project priorities, review our obligations to the government, and advise the COO.

IN PROFILE: SHAU ERRO AE, REGIONAL DIRECTOR, KARIMU TANZANIA

From Africa's Extreme Poverty to California's Stanford Executive Program

Shau comes from one of the poorest backgrounds in Africa, with parents and relatives who had no education. Despite his challenging circumstances, his desire to break the cycle against all odds, combined with the opportunities given to him, enabled him to attend university, learn to speak English fluently, be hired by Karimu, prosper, and travel to California to attend the Executive Program at Stanford School of Business.

Shau competed with accomplished professionals from around the world to receive the one and only scholarship offered for participation in the 2024 Executive Program. The respect he's earned from his professors and peers is inspiring.

After attending Stanford in 2024, Shau returned to Tanzania with a fresh vision to "bring Karimu to the next level," as he put it, by enhancing our in-country operations. We continue to be inspired by his dedication to Tanzania and our mission.



Shau walking in Ayalagaya with his mentor, Karimu COO Nelson Mattos.

[CLICK HERE TO WATCH SHAU'S STANFORD TALK, From Africa's Extreme Poverty to California's Stanford Executive Program](#)

AT A GLANCE

Born and raised in Dareda Kati Village, Shau joined Karimu in 2017 and was promoted to Regional Director in 2022.

Responsibilities:

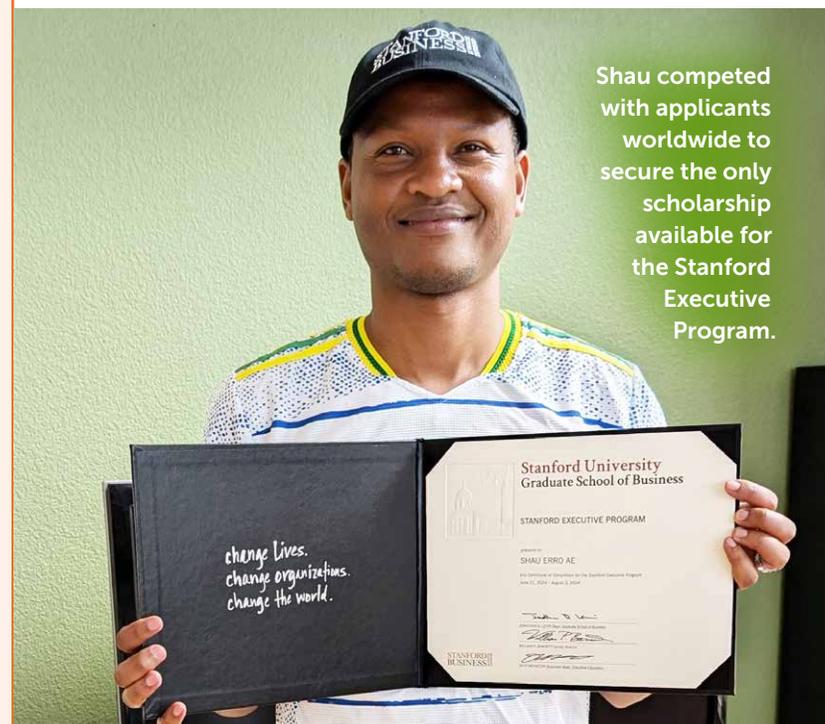
- Oversight of all Karimu Tanzania projects and operations
- Leads a Karimu staff of eight employees

Early leadership roles in the district:

- Youth Chairperson and member of the Youth Council
- Volunteer Teacher, Bacho Primary School

Education:

- Bachelor's Degree in Arts & Education, Ruaha Catholic University, Iringa, TZ, 2015
- Graduate of Stanford Business School's Executive Program, California, U.S.A., 2024



Shau competed with applicants worldwide to secure the only scholarship available for the Stanford Executive Program.

Supporting Organizations & Sponsors

Karimu relies on the commitment of an extraordinary community of donors. We never take their generosity for granted and we are forever grateful.

Foundations & Partners

Bright Horizons Foundation, USA
The Charles Schwab Corporation, USA
Church & Dwight Employee Giving Fund, USA
Grou.cc, Brazil
Druley Family Gift Fund, USA
Eichfeld Family Donor Advised Fund, USA
Hawley Family Fund, USA
Knight Foundation, USA
Mary's Mercy Foundation, Switzerland
Panorama Global Funds, USA
Paypal Giving Fund, USA
Playphone, USA
Quantaphy, USA
Rapperswil-Jona Lions Club, Switzerland
Robert N. and Florence Slinger Fund, USA
Social Capital Foundation, Netherlands
St. Andrew's Church, USA
Unico, Brazil
USA Embassy Dar es Salaam, Tanzania
West Foundation, USA

Individual Supporters

We are grateful to all of our supporters around the world and wish to recognize our most generous individual donors whose giving exceeded the average donation in 2024.

Anonymous	Lars Engebretsen, Switzerland	Melany Kwak, USA	Jakob Rittel, Germany
Charleen and Frank Avenell, USA	Anke Faber, USA	Serge Lachapelle, Sweden	Lara Scheidegger, Switzerland
Olaf Bachmann, Switzerland	Tricia Fervença Braga, Brazil	Eric Larsen and Colleen Carter, USA	Jill Schmid, USA
Sreeram Balakrishnan and Roopa Ramaswamy, USA	The Filson Family, USA	Caroline Levering, USA	Alfred Spector and Rhonda Kost, USA
Harald Batista, USA	Carley Flynn, USA	Claudius Link, Germany	Matthew Stepka, USA
Jarda Bengl, Czech	Martin Görner, France	Paul Marca & Nicole Squires, USA	Don Stoll & Marianne Kent-Stoll, USA
David Bertoni, USA	James Greenberg, USA	Diego and Maira Martins, Brazil	Christina Svaerke, Sweden
Marie Bledowski, France	Holly Hayes, USA	Nelson and Claudia Mattos, USA	Joyce Toner, USA
Matt and Kate Brittin, UK	Oliver & Bibiana Heckmann, USA	Cherry and David McLaughlin, USA	Sebastian Trzcinski-Clément, Switzerland
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Theresa Brunner, USA	Liane and Stephen Hornsey, UK	Ankur Parikh, USA	Xiaoxing Wang, Switzerland
Suzy and Pete Capparelli, USA	Lara E. Hoyem, USA	Perry the Cynic, USA	Thomas Weich, Switzerland
Annie Chen, Switzerland	Maggie Johnson, David Bartz, USA	Maciej Pietrzak, Switzerland	Jeremy Werner, USA
Stephanie Corns, USA	D. Michael Kane, USA	Victor Ribeiro, Portugal	Jeffrey Young, USA
Eduardo Cruz, USA	Janet Khour, Switzerland	Alba Maria Rios, Switzerland	Dionyzis Zindros, Greece
Grace & Daniel Danciu, Switzerland	Sean Krepp, USA	Astrid and Klaus Rittel, Germany	

Operating Principles

ONGOING DIALOGUE MUST INCLUDE EVERYONE

Poverty is a complex problem. Its solution requires direct dialogue with the entire community, including the most vulnerable. All constituencies must have a voice in the dialogue.

DECISION MAKING FOR PROJECTS IS LED BY THE COMMUNITY

Karimu projects are chosen by respected members of the local community, jointly with Karimu's leadership, to benefit the community as a whole. We seek consensus and share our plans with the whole community to prevent misunderstanding of our intentions and ensure cooperation. No project is executed without a Memorandum of Understanding (MOU) between Karimu, the project's beneficiaries, and the local government. The MOU allocates responsibilities to each.

ALL PROJECTS ARE JOINT INVESTMENTS BETWEEN KARIMU AND THE COMMUNITY

Karimu requires local residents and/or the government to contribute to construction projects a minimum of five percent of the project cost in labor, materials, or money. All adults take part, instilling a sense of ownership of the project that becomes critical to its maintenance.

NO PROJECT MOVES FORWARD WITHOUT A SOLID AND COMMITTED MAINTENANCE PLAN

We reject the possibility of a community's long-term dependence on Karimu. We insist that local communities or local government take responsibility for overseeing and maintaining projects after their completion.

OPERATE THE ORGANIZATION WITH EXTREME EFFICIENCY TO MAXIMIZE DONOR INVESTMENT

A handful of Tanzanian employees run our projects with support from scores of volunteers from more than a dozen countries, and the members of Karimu's leadership team also work without compensation. Thus, in 2024 we directed 98.6% of donated funds to Tanzania where 96.3% went directly to projects.

WE ARE DATA DRIVEN AND TRANSPARENT

While Karimu respects community decisions, we also rely on data to assess and improve projects. We collect information and conduct surveys to determine the need for specific programs or interventions, and regularly update and share metrics and other details through Health, Education, and Water project dashboards.



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Palm Desert, CA 92211-9021 USA

contact@karimufoundation.org
KarimuFoundation.org



DONATE TODAY

Karimu is a registered 501(c)(3)
charity with a federal tax ID of
32-0227956